

Information to identify the case:

Debtor 1	Karl W. Krouse	Social Security number or ITIN	xxx-xx-6536
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Betty C. Krouse	Social Security number or ITIN	xxx-xx-2948
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-10694-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karl W. Krouse

Betty C. Krouse
aka Betty C. Herzing

8/6/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Karl W. Krouse
Betty C. Krouse
DebtorsCase No. 16-10694-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: 318Page 1 of 2
Total Noticed: 58

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db/jdb
14261796 +Karl W. Krouse, Betty C. Krouse, 4408 Wilcox road, Wilcox, PA 15870-2216
14261804 AAS, PO Box 129, Monroeville, PA 15146-0129
14261797 +Beneficial Finance, C/o CT Corporation System, 123 S Broad St,
Philadelphia, PA 19109-1029
14261798 +Bill Harshbarger, 567 Cherriwood Road, Pulaski, PA 16143-2707
14261803 Dept of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269
14261804 Elk Emergency Group PC, PO Box 731584, Dallas, TX 75373-1584
14261805 +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261814 +Holiday Financial Services, 1800 Daisey St Ext, Ste 350, Clearfield, PA 16830-3265
14261817 +James Groll, 900 Vine Road, Saint Marys, PA 15857-2050
14261818 +Jolas & Associated LLP, 202 1st St NW, PO Box 4000, Mason City, IA 50402-4000
14261819 +Jones Township Municipal Authority, PO Box 374, Wilcox, PA 15870-0374
14261820 +Joseph Haight, 515 Market St, Johnsonburg, PA 15845-1239
14261824 +KML Law Group, STE 5000 Independence Center, 701 Market St, Philadelphia, PA 19106-1538
14261822 +Kenneth Shaffer, Wally's Super Service, 1278 Old State Road, Johnsonburg, PA 15845-3006
14261823 +Keystone Rural Health Consortia, Johnsonburg Dental Center, 90 E 2nd St, PO Box 270,
Emporium, PA 15834-0270
14261825 +LVNV Funding, PO Box 3038, Evansville, IN 47730-3038
14261826 M & T Bank, PO Box 619063, Dallas, TX 75261-9063
14261828 +MRS Associates Inc, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14261827 +McKean County Dental Center, 304 Seaward Ave, Bradford, PA 16701-3176
14261829 Mt Jewett Dental Center, 122 West Main St, Mount Jewett, PA 16740
14261830 ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
WILLIAMSVILLE NY 14221-5887
(address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)
14261833 +NGS/Coresource, PO Box 2310, Mount Clemens, MI 48046-2310
14261836 +P&B Capital Group LLC, 461 Ellicott St 3rd fl, Buffalo, NY 14203-1544
14261837 +Penn Highlands DuBois, 100 Hospital Avenue, Du Bois, PA 15801-1440
14261839 +Penn Highlands Elk, 763 Johnsonburg Rd, Saint Marys, PA 15857-3417
14261840 Publishers Clearing House, PO Box 8344, Harlan, IA 51593-1844
14261841 R & R Radiology Consultant, PO Box 129, Clearfield, PA 16830-0129
14312891 UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14261843 UPMC Physicians Services, PO Box 371980, Pittsburgh, PA 15250-7980
14261845 Warren Overhead Door, PO Box 128, Clarendon, PA 16313-0128
14261847 +Wilcox Volunteer FD, PO Box 117, Wilcox, PA 15870-0117
14261848 +Yurchick's auto, 777 Meffert Run Road, Wilcox, PA 15870-7115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +E-mail/Text: jmelaragno@iq7technology.com Aug 07 2018 02:10:53 John C. Melaragno, Trustee,
502 West 7th Street., Erie, PA 16502-1333
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Aug 07 2018 02:10:09 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +EDI: PRA.COM Aug 07 2018 06:03:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
14261799 E-mail/Text: matthartweg@cbjcredit.com Aug 07 2018 02:10:49 CBJ Credit Recovery,
PO Box 1132, Jamestown, NY 14702-1132
14261844 EDI: CHASE.COM Aug 07 2018 06:03:00 WaMu, PO Box 660487, Dallas, TX 75266-0487
14262417 +E-mail/Text: bankruptcy@cavps.com Aug 07 2018 02:10:32 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14261800 +EDI: CHASE.COM Aug 07 2018 06:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
14261801 +EDI: RCSFNBMARIN.COM Aug 07 2018 06:03:00 Credit One Bank, PO Box 98873,
Las Vegas, NV 89193-8873
14261802 EDI: RCSFNBMARIN.COM Aug 07 2018 06:03:00 CreditOneBank, PO Box 98873,
Las Vegas, NV 89193-8873
14312770 EDI: ECMC.COM Aug 07 2018 06:03:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14261810 EDI: IIC9.COM Aug 07 2018 06:03:00 Elk Regional Physicians Group, c/o IC System,
444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
14261811 +E-mail/Text: bankruptcy@erieinsurance.com Aug 07 2018 02:10:50 Erie Insurance,
100 Erie Insurance Place, Erie, PA 16530-9000
14261812 E-mail/Text: bankruptcynotice@fcbanking.com Aug 07 2018 02:09:51 First Commonwealth Bank,
PO Box 400, Indiana, PA 15701
14261815 EDI: IIC9.COM Aug 07 2018 06:03:00 I C Systems, 444 Highway 96 E, PO Box 64378,
Saint Paul, MN 55164-0378
14261821 E-mail/Text: rcorbett@kanehospital.org Aug 07 2018 02:10:55 Kane Community Hospital,
4372 Route 6, Kane, PA 16735-3099
14278325 EDI: RESURGENT.COM Aug 07 2018 06:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
14276105 E-mail/Text: camanagement@mtb.com Aug 07 2018 02:09:58 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
14261832 E-mail/Text: bankruptcydepartment@tsico.com Aug 07 2018 02:10:41 NCO Financial Systems Inc,
PO Box 15740, Wilmington, DE 19850-5740

District/off: 0315-1

User: culy
Form ID: 318

Page 2 of 2
Total Noticed: 58

Date Rcvd: Aug 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14274201 +E-mail/Text: Bankruptcy@natfuel.com Aug 07 2018 02:10:21 National Fuel, Legal Dept.,
P.O. Box 2081, Erie, PA 16512-2081
14317971 EDI: AGFINANCE.COM Aug 07 2018 06:03:00 ONEMAIN FINANCIAL, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
14304880 EDI: AGFINANCE.COM Aug 07 2018 06:03:00 OneMain, PO BOX 70912, Charlotte NC 28272-0912
14261835 EDI: AGFINANCE.COM Aug 07 2018 06:03:00 OneMain Financial, PO Box 9001122,
Louisville, KY 40290-1122
14400518 EDI: PRA.COM Aug 07 2018 06:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
14853326 EDI: AIS.COM Aug 07 2018 06:03:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
14261846 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 07 2018 02:10:24 West Penn Power,
PO Box 3687, Akron, OH 44309-3687
14312364 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 07 2018 02:10:24 West Penn Power,
5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
14261806* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261807* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261808* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261809* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14261813* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400
(address filed with court: First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400)
14261816* I C Systems, 444 Highway 96 E, PO Box 64378, Saint Paul, MN 55164-0378
14261831* ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
WILLIAMSVILLE NY 14221-5887
(address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)
14639526* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
14261838* +Penn Highlands DuBois, 100 Hospital Avenue, Du Bois, PA 15801-1440
14261834 ###Niagara Credit Solutions, 420 Lawrence Bell Dr, STE 3, Williamsville, NY 14221-8820
14261842 ##+RMS, 77 Hartland St ste 401, PO Box 280431, Hartford, CT 06128-0431
TOTALS: 1, * 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 6, 2018 at the address(es) listed below:

Earle D. Lees, Jr. on behalf of Joint Debtor Betty C. Krouse bankruptcybutler@windstream.net,
earlelees@ducom.tv
Earle D. Lees, Jr. on behalf of Debtor Karl W. Krouse bankruptcybutler@windstream.net,
earlelees@ducom.tv
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6